

EXHIBIT 3

DISCLOSURE DOCUMENT NO. 483597

Ena. Customer ✓



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FILE #: _____

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RETAINED FOR 2 YEARS
THIS IS NOT A PATENT APPLICATION

PTO-1852 (8/99)

INVENTION DISCLOSURE FORM

I. INVENTOR

Inventor(s):

Calvin Fei

Department:

ATM, POS. & Monitoring Systems - West - #3441

Home Address:

2736 San Antonio Dr.

Walnut Creek, CA 94598

Title: Vice President

Manager: Mark Gilbert

Home Telephone

Number: (925) 934-7252

Work Telephone

Number: (925) 675-2619

Citizenship:

United States of America

Facsimile

Number: (925) 692-9494

Please identify each of the inventor(s) and complete the information above: (Add additional sheets if necessary.)

II. NATURE OF THE INVENTION

A. Title of the Invention. Email customer features on a Web Enabled ATM.

B. Description of the Invention. Many customers review advertisements on an ATM. We have added an "EMAIL CALL TO ACTION" on our web enabled ATMs. This feature allows customers to respond immediately to advertisements in a more immediate way than coupons.

[Please provide enough detail in your description to allow a person with technical knowledge in this field to make the invention.]

C. Describe any differences between your invention and existing solutions to the same problem. Other companies have advertising with paper coupon takeaways, but none of them have implemented email response.

[Please include flow charts, object diagrams, data structure diagrams, or other drawing showing the essential features of the invention.]

D. Describe any software involved with the invention as a process with steps. Product displays or advertising shows may have a "call to action button" and the action button is depressed, the card number, phone number, customer name, and product requested are captured on our webserver. At periodic point in

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the day, reports are aggregated by product and forwarded to the appropriate product expert for processing.

E. What does the software do, and how does it do it? Our Bank-written HTML/JAVA Script applications within the WEB ATM provide the user interface to display and capture customer data via a web browser, IBM WEBATM CORE application provides utilities and Diebold Device Emulation to interface to ATM peripherals and to move data to/from the emulation path. Our advertising webserver software was written by Bank of America, which receives an EMAIL Request by product and creates a formatted report for distribution to the appropriate product manager email address.

F. What hardware and software platform does the software require to execute? The Webatm software runs on a Windows NT environment, Internet Explore Browser, and can run on any ATM Vendor Device that is WOSA/XFS compliant. TheBASE24 platform treats the ATM as if it were a Diebold 912 device. Base24 runs on a Tandem Platform. The Webserver platform currently runs on a Compaq ITP Webserver but is actually platform independent.

G. What protocols are used, can be used, and which are preferred? The communications between ATMs and BASE24 is TCP/IP protocol and a Diebold 912 format for application messaging. The communications between the ATMs and the Webserver is TCP/IP protocol and uses HTML/HTTP text.

H. Does the software have an important or unique graphical user interface for screen display or icon? Yes, the graphical user interface was custom designed for Bank of America, employing the artistic talent of the Bank of America Brand Team and the ergonomic designs of Phoenix Interactive. The interface takes into account most frequently used transactions and common messaging area to and from customers. The interface is highly graphical and also has sound.

[If so, provide a drawing.]

I. What language is the source code written in and what other languages could be used? The source code is written in several languages: user interface is written in HTML and Javascript, IBM utilities are C++ and Activex. BASE24 is TAL and Cobol. We also have webserver components written in JAVA/JAVA Script.

J. Does the complete source code exist for the software?

If yes, where is it? IBM owns source for their utilities, Bank of America owns HTML/Javascript for the ATM, ACI owns source for BASE24 but Bank of America owns source to the modifications of Device Handler, Bank of America owns all webserver code.

III. THIRD PARTIES

A. Was the invention developed with the assistance of any third party?

If yes, who was the third party? Yes, IBM developed the @D state which is also available through Diebold 912 mode

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B. When were they involved in the process and what was their relationship to the invention? There was a standard state in Diebold 912 which is called an @D state. We asked IBM to provide an appropriate subset of that state to allow us to Enter Pin and then immediately initiate a BASE24 transaction from the same state. We invented the concept of "Quick Transactions".

C. Was the invention conceived, tested or constructed under a government contract?
No

IV. PRIOR ART

A. Please identify all related publications, patents and patent applications that you know about. Don't know of any related patents or publications

V. HISTORY

A. Does the operation of this invention rely on other patented technology? Don't know if Diebold 912 emulation is patented, I assume it is. Also, BASE24 is a licensed product so my assumption is it is patented

B. When did the inventors first conceive of the concept? The idea was first conceived in April, 2000 during a user interface discussion.

C. When was the first drawing or written description? The idea was first documented in April, 2000 during a user interface discussion

[Please attach a copy.]

D. What other notes and documentation regarding this invention exist? HTML Screens are available

VI. DISCLOSURE

A. What is the anticipated date of first public offer for sale? Feature is offered 7/31/00 on pilot ATMs.

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- B. Is the invention currently being used?
If yes, please describe. Will be used on 7/31/00 in a certification site.
- D. What is the anticipated date of the first public use or disclosure? First Public Location will be August 11, 2000
- D. What is the anticipated date of the first disclosure to anyone under a non-disclosure agreement? Already disclosed under non-disclosure to IBM.

VII. MARKET PROSPECTS

- A. Do you expect this invention will be used internally within the company, or will it be offered publicly? Only planned use is internal right now.
- B. Please describe the potential market for products incorporating this invention. Could be useful to any institution with an ATM.
- C. *Who are the potential competitors for such products?* Could be useful to any institution with an ATM

Inventor's Signature

Date